



Allied Auto Insurance

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Executive Summary About **Allied Auto Insurance** By Edward Fresco



**Allied
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Countries with membership of the European Union are permitted free access across international borders and are free to work in allied states. Despite this, each member country still follows its own, as well as EU laws and regulations, including those related to motoring, and particularly to [car insurance](#) and auto-cover.

In most European countries a British driver will not be completely covered and some UK insurance companies state that anyone who is considering driving across Europe should ensure that they have European car insurance as well as their standard UK insurance policy.

Over a quarter of British car owners driving across Europe assume that their auto [insurance will cover](#) them whilst out of the country. You must inform your auto-insurance company if you are planning on driving though the EU as they will inform you about any particularities of the European countries in which you plan to drive through. UK car insurance agencies should usually advise their clients that they should take out European car insurance as well as their British insurance.



*Executive Summary About **Allied Auto Insurance** By Ed Rigsbee*

Alliances frequently result in mergers and/or acquisitions. To make the point, Dan McQueen, president, at Fluid Components International (FCI) built a Partnering relationship with Vortab, a small technology company. Vortab produced static mixers, a technology suitable for flow conditioning that complemented FCI's product offering. · Capability increases Mergers offer promise for synergistic possibilities. Lee Raymond, Exxon chairman, now chairman and chief executive of the merged company said, "The merger will allow Exxon Mobil to compete more effectively with recently combined multinational oil companies and the large state-owned oil companies that are rapidly expanding outside their home areas."

Acquisitions

An acquisition is basically the function of [one company](#) consuming and digesting another. Frequently one company will acquire another for their intellectual property, their employees or to increase market share. Who does R&D acquisitions well? Electronics Business recently answered, "Cisco Systems Inc., San Jose, the networking equipment company, which boasts many success stories among its 40 acquisitions of the past six years." Cisco hedges its acquisition bets through volume. Acquiring people, intellectual properties and specialized skills is important to companies like Cisco. Generally, any fast growing company like Cisco cannot hire people fast enough and the acquired personnel are a boon to the company's progress. Retention of acquired employees is at the heart of their acquisition strategy. Cisco buys early stage companies with little or no revenues. "We acquire companies because we believe they will be successful. The Company's name was changed from Tyco Laboratories, Inc. to Tyco International Ltd. in 1993, to reflect Tyco's global operations more accurately.

1. A company to be acquired must be in a business related to one of Tyco's four business segments.
2. A company to be acquired must be able to expand the product line and/or improve product distribution in at least one of Tyco's business segments.
3. A company to be acquired that will introduce a new product or product line must be using a manufacturing and/or processing technology already familiar to one of Tyco's business segments.

Tyco also developed a highly disciplined approach to acquisitions based on three key criteria that the Company continues to use today to gauge potential acquisitions:

The major acquisitions were:

- 1989 – Mueller Company, manufacturers of water and gas flow control products.
- 1991 – Wormald International Limited, manufacturers, contractors and suppliers of fire protection systems and products.

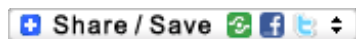
- 1994 – Classic Medical, Uni-Patch and Promenon, three separate companies each involved in providing a disposable medical product or supplementary products.
- Preferred Pipe, manufacturers of forged steel products.
- 1995 – Tectron Tube, manufacturers of pipe and tubular products.
- Unistrut, manufacturers of metal framing products and services.
- 1996 -Professional Medical Products, Inc., makers of adult incontinence products and other disposable medical products.
- INBRAND, a manufacturer and distributor of adult incontinence products.

U.S. Office Products (USOP) is the result of 220 acquisitions. “We restricted then to well-managed, profitable companies. · Brentwood Associates, a venture capital company, during Spring and Summer1998, created HAD Parts System, Inc. a \$145 million operation, by acquiring three companies in the Southeast. · In July 1998, Aurora Capital’s QDSP acquired majority interest in nine heavy-duty companies from FleetPride, a \$200 million parts and service operation.

Supplementing his parts acquisition cost advantage, the consolidator will be able to lower many overhead costs through centralized management and volume discounts ...Combined savings in parts acquisition cost and overhead reduction should easily exceed 4% of sales.”

- A high degree of fragmentation with numerous smaller companies and few, if any, dominating players.
- A large industry that is stable and growing.
- Limited access to public capital markets and somewhat inefficient capital structures among companies.
- Flat growth rate in industry.

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